COMBINED DECLARATION AND POWER OF ATTORNEY IN A NONPROVISIONAL PATENT APPLICATION

As a below named inventor, I hereby declare that my residence, post office address and citizenship are as stated below next to my name; that I believe that I am the original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:

TRANSACTION AUTHENTICATION CARD				
described and claimed in the specification as filed on	June 25	2003	as U.S. Serial No.	
, via United States Postal Service	Express Mai	l Label No	. EV 338 284 217 US	
I hereby state that I have reviewed and und	erstand the	contents of	f the above identified	
specification, including the claims.				
I acknowledge the duty to disclose informatio	n which is m	aterial to t	he examination of this	
application in accordance with 37, C.F.R. §1.56(a).				

CLAIM FOR BENEFIT OF EARLIER U.S. APPLICATIONS UNDER 35 U.S.C. §120

I hereby claim the benefit under 35 U.S.C. §120 of any United States applications that are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in those prior applications in the manner provided by the first paragraph of 35, U.S.C. §112, we acknowledge the duty to disclose information that is material as defined 37 C.F.R. §1.56(a), which occurred between the filing date of the prior applications and the filing date of this application.

USSN Filing Date Inventor(s) Status

CLAIM FOR BENEFIT OF EARLIER APPLICATIONS UNDER 35 U.S.C. §119(e)

I hereby claim priority benefits under 35 U.S.C. §119(e), of any applications for patent or inventor's certificate listed below:

<u>USPSN</u>	Filing Date	<u>Inventor(s)</u>	<u>Status</u>
60/391,532	6/25/2002	Campisi	Pending
60/417,607	10/10/2002	Campisi	Pending
60/463,297	4/16/2003	Campisi, et al.	Pending

CLAIM FOR BENEFIT OF EARLIER PCT APPLICATIONS UNDER 35 U.S.C. §119

I hereby claim foreign priority benefits under 35 U.S.C. §119, of any foreign applications for patent or inventor's certificate listed below:

PCT Application No.

Filing Date

I hereby appoint as my attorneys, with full powers of substitution and revocation, to prosecute this application and to transact all business with the Patent and Trademark Office connected therewith:

Sean Patrick Suiter, Reg. No.: 34,260 Kevin E. West, Reg. No.: 43,983 Chad W. Swantz, Reg. No. 46,329 Walter J. Malinowski, Reg. No. 43,423 Nathan T. Grebasch, Reg. No. 48,600 R. Christopher Rueppell, Reg. No. 47,045 Peng Zhu, Reg. No. 48,063

Please address all telephone calls and correspondence to:

23531
PATENT TRADEMARK OFFICE

SEAN PATRICK SUITER

SUITER • WEST PC LLO 14301 FNB Parkway, Suite 220 Omaha NE 68154-5299 (402) 496-0300 (Telephone) (402) 496-0333 (Telecopier)

DECLARATION

I hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

The Attorney of Record herein is hereby authorized to insert the Serial Number and filing date when received from the United States Patent and Trademark Office.

Dated: <u>6/24/03</u>

Stéven E. Campisi 21050 Rawhide Road Elkhorn, NE 68022

A Citizen of United States

DECLARATION

I hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

The Attorney of Record herein is hereby authorized to insert the Serial Number and filing date when received from the United States Patent and Trademark Office.

Dated: 6-24-03

Mark Ancona

1012 Skyline Drive Elkhorn, NE 68022

A Citizen of United States

Mark Anen